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| UNITED STATES BANKRUPTCY COURT | | |
|---|-----------|----------|
| DISTRICT OF NEW JERSEY | | |
| Caption in Compliance with D.N.J. LBR 9004-2(c) | | |
| | | |
| Law Offices of Seymour Wasserstrum | | |
| 205 W. Landis Ave | | |
| Vineland, NJ 08360 | | |
| 856-696-8300 | | |
| 856-696-3586 | | |
| Attorney for Debtor(s) | | |
| | | |
| In Re: | Case No.: | 15-31182 |
| | Case 110 | 13-31102 |
| Nicole Reynolds | Judge: | JNP |
| | | |
| | Chapter: | 13 |
| | 1 - | · |

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO CREDITOR'S MOTION FOR RELIEF

The debtor in the above captioned chapter 13 proceeding hereby objects to the following

| 1. | Motion | for Relief from Stay | |
|----|--------|----------------------|------------|
| | By | MidFirst Bank | , creditor |

2. I am objecting to the above for the following reasons:

I would like to make arrangements to cure the arrears, by proposing a cure arrangement.

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- 3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
- 4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 11/1/2016 /s/ Nicole Reynolds

Debtor's Signature